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APPENDIX A
(SUBSTITUTE DECLARATION)

SUBSTITUTE DECLARATION – Utility Patent Application

As a below-named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if several names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

Risk Management Information Interface System and Associated Methods

() the specification of which is attached hereto OR

(X) was filed on **February 26, 2002** as Application Serial No. **10/085,497** or PCT International Application Number [Int'l. App. No.] and was amended on **January 31, 2005**.

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with 37 CFR §1.56.

I hereby claim foreign priority benefits under 35 U.S.C. §119 (a)-(d) or (f) or 365(b) of any foreign application(s) for patent or inventor's or plant breeder's rights certificate(s), or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below, and have also identified below, by checking the box, any foreign application for patent, inventor's or plant breeder's rights certificate(s), or any PCT international application having a filing date before that of the application on which priority is claimed:

COUNTRY	APPLICATION NUMBER	DATE OF FILING (day, month, year)	PRIORITY NOT CLAIMED	CERTIFIED COPY ATTACHED	
				Yes	No
				Yes	No
				Yes	No

I hereby claim the benefit under 35 U.S.C. §120 of any United States application(s), or 365(c) of any PCT International application designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of 35 U.S.C. §112, I acknowledge the duty to disclose material information as defined in 37 CFR §1.56 which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further, statements were made with the knowledge that willfully false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. §1001 and that all such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of sole or first joint inventor: **Mark A. Tschiegg**

Inventor's signature: *Mark A. Tschiegg* Date: 15 Feb 05

Residence: Granby, CT

Citizenship: United States

Post Office Address: 16 Hillyer Way, Granby, CT 06035

Laura C. Urban
Notary 2/15/05

Laura C. Urban
NOTARY PUBLIC
State of Connecticut
My Commission Expires 4/30/07

Full name of second joint inventor: **Linda P. Burrows**

Inventor's signature: _____ Date: _____

Residence: Tolland, CT

Citizenship: United States

Post Office Address: 36 Lee Lane, Tolland, CT 06084-3948

Full name of third joint inventor: **Todd A. Reinart**

Inventor's signature: _____ Date: _____

Residence: Rancho Santa Margarita, CA

Citizenship: United States

Post Office Address: 24 Amantes, Rancho Santa Margarita, CA 92688

Full name of fourth joint inventor: **Peter F. Langan**

Inventor's signature: _____ Date: _____

Residence: Avon, CT

Citizenship: United States

Post Office Address: 12 Windrush Lane, Avon, CT 06001-3146

Full name of fifth joint inventor: **Michael J. Sutherland**

Inventor's signature: _____ Date: _____

Residence: Hartford, CT

Citizenship: United States

Post Office Address: 199 Beacon Street, Hartford, CT 06105

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Citizenship: United States

Post Office Address: 16 Hillyer Way, Granby, CT 06035

Full name of second joint inventor: **Linda P. Burrows**

Inventor's signature:  Date: 3-10-05

Residence: Tolland, CT

Citizenship: United States

Post Office Address: 36 Lee Lane, Tolland, CT 06084-3948

Full name of third joint inventor: **Todd A. Reinart**

Inventor's signature: _____ Date: _____

Residence: Rancho Santa Margarita, CA

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Full name of fifth joint inventor: **Michael J. Sutherland**

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Post Office Address: 199 Beacon Street, Hartford, CT 06105

Docket No.: 85ER-00119/ER1-006US

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Citizenship: United States

Post Office Address: 36 Lee Lane, Tolland, CT 06084-3948

Full name of third joint inventor: **Todd A. Reinart**

Inventor's signature: Todd A. Reinart Date: April 15, 2005

Residence: Rancho Santa Margarita, CA

Citizenship: United States

Post Office Address: 24 Amantes, Rancho Santa Margarita, CA 92688

Docket No.: 85ER-00119/ER1-006US

Full name of fourth joint inventor: **Peter F. Langan**

Inventor's signature: _____ Date: _____

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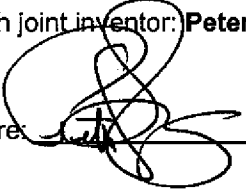
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